

taxes or gratuities.

8. You agree to hold First Data, COOP and any Association and any vendors associated with the Program totally harmless if Advia CU fails to meet its contractual and other obligations with First Data or COOP, which results in the Program being interrupted or terminated prior to you having the opportunity to redeem your Points. Also, you agree to hold First Data/COOP/Advia CU/ Association harmless if a vendor files for bankruptcy, or otherwise goes out of business, after you have redeemed your Points for a reward from the vendor but before you are able to use the reward.

9. Certain restrictions may apply to travel, lodging and other certificates. Travel and other certificates are not exchangeable, refundable, transferable or redeemable for cash.

10. This Platinum, Advantage Points program is available to account holders ("You") which the Advia CU has enrolled in this Program. Your use of your account following receipt of these Rules will indicate your agreement to these Rules.

*For full Terms and Conditions, visit www.adviacu.org.

advia
credit union

adviacu.org

Federally Insured by NCUA

Platinum Advantage Points



advia
credit union

Real Advantages for Real People.™

G-17142

Platinum

Advantage Points

Welcome to Advia Credit Union's Platinum Advantage Points, providing you valuable rewards just for using your card. Redeem points for a wide range of cash back, travel, airfare, event tickets, merchandise, gift cards and other rewards. Each month, your statement will reflect points earned and total points accumulated. You'll earn one point for each dollar of purchase.

To view a current list of rewards and the point values, or to redeem points for rewards, visit <https://bankrewards.revloyalty.com/groupAdviaCU/catalog/home.php>.

- No Annual Fee
- No Enrollment Fee
- No Wait To Redeem Points
- Earn Up to 10,000 Points Monthly
- Redeem up to 36 Months

TERMS AND CONDITIONS*

Changes to the Program may happen at any time without notice and without restriction or penalty. For the most current list of rewards available, point values and to redeem points for rewards, visit <https://bankrewards.revloyalty.com/groupAdviaCU/catalog/home.php>.

1. Every dollar in purchases net of returns ("Net Purchases") "You" (see paragraph 10) charge to your account covered by this Platinum Advantage Points ("Program") and that appears on your statement during the Program period, earns You one bonus point ("Point") as provided for in these Rules. Points for this Program begin to accumulate with purchases You make beginning on the first day You are accepted into the Program. Final Platinum Advantage Points orders must be received no later than 60 days after your Program ends. Contact Advia Credit Union for details.

2. Points can be used to order items described online at <https://bankrewards.revloyalty.com/groupAdviaCU/catalog/home.php>. You may select rewards from any level, subject to availability, as long as You have the necessary number of Points posted to your account. Point requirements are subject to change and Rewards may be substituted at any time.

3. Points in this Program may not be used with any other offer, promotion or discount, cannot be earned from any other charge, credit card, or other accounts. Advia CU may offer additional redemption opportunities at its discretion.

4. Your statement will normally include the number of Points earned, subject to adjustment as provided for in these Rules. Points will be deducted from your current total of Points earned for corresponding retail purchase returns posted to your account. Your account may be charged for the difference in the event You have already redeemed unearned Points.

5. Your account must be open and clear (i.e., not cancelled, terminated, delinquent or otherwise not available to use for charges) at the time you request to redeem Points. Otherwise, Advia CU reserves the right to suspend your participation in the Program and your Points will be forfeited.

6. Despite our best efforts to ensure accuracy, printing errors occasionally occur. We reserve the right to correct such errors at anytime even if it affects an existing order.

7. This Program may be modified, suspended or cancelled and the redemption value of already accumulated Points may be changed at any time without notice and without restriction or penalty. Advia Credit Union reserves the right to change the point accrual and retention period from time to time. Changes to the Program may include, but are not limited to, modifications which (i) increase the point value for every Net Purchase dollar charged and (ii) expire points based on the point term, age and expiration date of the selected option(s). You will be notified of point accrual and/or point expiration Program changes. Contact Advia CU for details on applicable accumulation options which are in effect. Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law. You are responsible for any federal, state or local income, sales, use or other